Dear Friends and Shareholders, October 29th, 2014

We are very pleased to report to you that your Suncrest Bank Teams have been productive this summer. There are a lot of good things happening here. Last quarter we reported passing $100 million in loans, and this quarter we are extremely proud to report **$180.9 Million** in assets at September 30th. This is a giant **47% increase** over the same period last year, and a **12.6% increase** over last quarter's total. A large portion of our increase in assets is attributable to our increase in loans, and our quality loan portfolio is being safely managed and grown by our talented lending staff.

Our Loans totaled **$118.6 Million** with deposits equaling **$159.3 Million** at September 30th. These were increases of **45.1%** and **50.2%** over the prior year's corresponding periods.

We enjoyed another profitable operating quarter this summer, our twelfth in a row, with our third quarter profit equaling **$176,271** on an after tax basis. This is an increase of **96.0%** over the same quarter the prior year, but a decrease of **70%** over the prior year to date earnings that included a loan recovery.

Our success is certainly attributable to our team of energized professionals. We are in the process of selecting a new chief credit officer to join our Suncrest team, as Dan McGregor left us to obtain work closer to his home in Southern California.

Doug Tribble, our chief operating officer, has completed the installation of our new **mobile banking** system. He, along with his excellent staff led by Debbie Bombard, made a very complex installation go in quite smoothly. It is a really neat system and is very easy to use. Please sign up for it. You will **LOVE IT!**

Our" Capital for Growth' raise is going extremely well. Thanks to each of you that were able to join with us on this capital formation, and equal thanks to those of you who have purchased stock in the past, but were unable to do so this time. Our closing message is always a big THANK YOU for all you do for us, and please let us do more for you.

We have excellent financial products here at Suncrest Bank, and we would love to share them with you. A local bank account will help your community and help your stock.

Sincerely,

Bill Benneyan, Chairman

Ciaran McMullan, President & CEO

Balance Sheet
Combined Bank
(Unaudited)

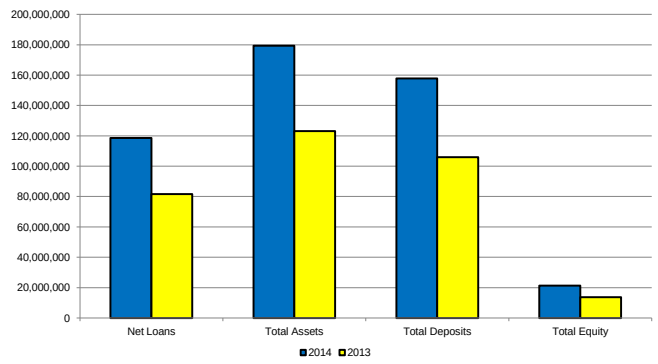
	Actual Sep 2014	Actual Sep 2013	$ Change
Assets			
Cash and due from banks	3,308,060	2,124,628	1,183,432
Fed funds sold & repos	15,423,000	25,515,000	(10,092,000)
Investment Securities	39,411,255	13,796,666	25,614,589
Loans, net of unearned income	118,605,919	81,657,993	36,947,926
Less: Allowance for loan losses	(1,593,381)	(1,408,381)	(185,000)
Premises and equipment, net	636,871	733,019	(96,148)
Accrued interest receivable	596,993	442,308	154,685
Other assets	4,518,002	206,708	4,311,294
Total Assets	**180,906,719**	**123,067,941**	**57,838,778**
Liabilities			
Non-Interest Bearing Deposits	48,370,702	30,455,654	17,915,048
Interest bearing demand	9,462,109	6,027,687	3,434,422
Savings and Money Market	58,742,040	42,228,388	16,513,652
Time Deposits - Retail	42,730,371	27,279,913	15,450,458
Total Deposits	159,305,222	105,991,642	53,313,580
Federal Funds Purchased	-	3,000,000	(3,000,000)
Accrued expenses and other liabilities	350,960	302,272	48,688
Total Liabilities	159,656,182	109,293,914	50,362,268
Equity			
Common stock	23,738,918	19,146,645	4,592,273
Capital surplus	1,580,666	1,495,760	84,906
Retained earnings	(4,247,207)	(7,440,743)	3,193,536
Accumulated other comprehensive income (loss)	(82,070)	(89,865)	7,795
Net Income	260,230	662,230	(402,000)
Total Equity	21,250,537	13,774,027	7,476,510
Total Liabilities & Equity	**180,906,719**	**123,067,941**	**57,838,778**

Income Statement
Combined Bank
(Unaudited)

	YTD Actual Sep 2014	YTD Actual Sep 2013	$ Change
Interest Income			
Interest on Loans	4,130,290	3,645,777	484,513
Fees on Loans	186,614	103,840	82,774
Interest on federal funds sold	29,186	10,643	18,543
Interest on deposits with banks	36	16	20
Investment Securities - Taxable	294,120	103,352	190,768
Total Interest Income	4,640,246	3,863,628	776,618
Interest Expense			
Interest bearing demand deposits	7,968	6,947	1,021
Savings and Money Market	118,228	128,085	(9,857)
Time Deposits - Retail	204,102	152,413	51,689
Interest on other borrowings	6	711	(705)
Total Interest Expense	330,304	288,156	42,148
Net Interest Income	**4,309,942**	**3,575,472**	**734,470**
Provision for loan losses	176,000	36,000	140,000
Net Int. Inc. After Prov. for Loan Losses	**4,133,942**	**3,539,472**	**594,470**
Non Interest Income			
Service charges and fees	72,884	54,142	18,742
Other noninterest income	242,412	133,871	108,541
Total Non Interest Income	315,296	188,013	127,283
Non Interest Expense			
Salaries and employee benefits	2,273,438	1,674,526	598,912
Occupancy	595,322	563,260	32,062
Other noninterest expense	1,090,294	812,469	277,825
Total Non Interest Expense	3,959,054	3,050,255	908,799
Income Before Taxes	**490,184**	**677,230**	**(187,046)**
Income taxes	229,954	15,000	214,954
Net Income	**260,230**	**662,230**	**402,000)**

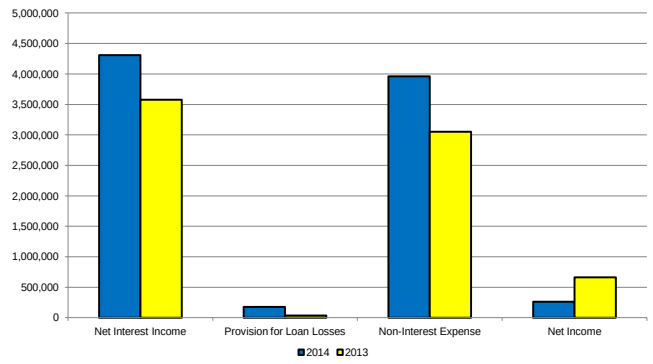
Balance Sheet Comparisons

As of September 30, 2014 (unaudited)



Income Statement Comparisons

Year-to-Date through September 30, 2014 (unaudited)



This letter includes forward-looking information, which is subject to the "safe harbor" created by Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act and the Private Securities Litigation Reform Act of 1995. When the Bank uses or incorporates by reference in this letter the words "anticipate," "estimate," "expect," "project," "intend," "commit," "believe" and similar expressions, the Company intends to identify forward-looking statements. Our actual results may differ materially from those projected in any forward-looking statements, as they will depend on many factors about which we are unsure, including many factors which are beyond our control.